-continued

```
            <SessionContext>
              <Application value="BWS">
                <PointOfClaim value="PSG">
                  <AuthStrength value="5"/>
                </PointOfClaim>
              </Application>
            </SessionContext>
            <OrgContext ContextID="C">
              <Practice value="DC">
                <MarketSegment value="ECM">
                  <Client value="Mom's Apple Pie">
                    <Plan value="95135"/>
                  </Client>
                </MarketSegment>
              </Practice>
            </OrgContext>
          </Context>
        </GetPolicySet>
```

```
<GetPolicySetResponse>
  <Identity>Inga</Identity>
  <RoleName>CSS Rep</RoleName>
  <Context>
    <SessionContext>
      <Application value="BWS">
        <PointOfClaim value="PSG">
          <AuthStrength value="5"/>
        </PointOfClaim>
      </Application>
    </SessionContext>
    <OrgContext ContextID="C">
      <Practice value="DC">
        <MarketSegment value="ECM">
          <Client value="Mom's Apple Pie">
            <Plan value="95135"/>
          </Client>
        </MarketSegment>
      </Practice>
    </OrgContext>
  </Context>
  <PolicySet>
    <PolicyInstance InstanceID="15">
      <PolicyTypeName>Performance management</PolicyTypeName>
      <PolicyElements>
        <PolicyElement Name="Set performance
objectives">N</PolicyElement>
        <PolicyElement Name="Review performance
objectives">Y</PolicyElement>
        <PolicyElement Name="Submit merit
review">N</PolicyElement>
        <PolicyElement Name="View merit
review">Y</PolicyElement>
        <PolicyElement Name="Submit bonus
review">N</PolicyElement>
        <PolicyElement Name="View bonus
review">N</PolicyElement>
      </PolicyElements>
    </PolicyInstance>
    <PolicyInstance InstanceID="16">
      <PolicyTypeName>Timekeeping functions</PolicyTypeName>
      <PolicyElements>
        <PolicyElement Name="Enter timekeeping
data">N</PolicyElement>
        <PolicyElement Name="Review timekeeping
data">Y</PolicyElement>
        <PolicyElement Name="Approve timekeeping
data">N</PolicyElement>
        <PolicyElement Name="Adjust timekeeping
data">Y</PolicyElement>
      </PolicyElements>
    </PolicyInstance>
```

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```
    <PolicyInstance InstanceID="19">
      <PolicyTypeName>DC transactions</PolicyTypeName>
      <PolicyElements>
        <PolicyElement Name="View account
balances">Y</PolicyElement>
        <PolicyElement Name="Exchange between
funds">Y</PolicyElement>
        <PolicyElement Name="Submit loan">N</PolicyElement>
        <PolicyElement Name="Change
address">Y</PolicyElement>
        <PolicyElement Name="Upload deferral
funding">N</PolicyElement>
        <PolicyElement Name="Rollover into
account">Y</PolicyElement>
      </PolicyElements>
    </PolicyInstance>
  </PolicySet>
</GetPolicySetResponse>
```

[0056] References to "resources" set forth herein include, for example, databases, system applications, documents, and/or the like. The term "instance" as disclosed herein is not limited to the concept of instantiation as is defined in object oriented technologies. Although databases are referred to in many examples herein, the invention is not limited to this form of data storage. Other forms of data stores and storage formats can also be used, such as text files, file trees, spreadsheets, and/or the like.

[0057] The techniques described herein can be implemented in digital electronic circuitry, or in computer hardware, firmware, software, or in combination of them. The implementation can be as a computer program product, i.e., a computer program tangibly embodied in an information carrier, e.g., in a machine-readable storage device or in a propagated signal, for execution by, or to control the operation of, data processing apparatus, e.g., a programmable processor, a computer, or multiple computers. A computer program can be written in any form of programming language, including compiled or interpreted languages, and it can be deployed in any form, including as a stoned-alone program or as a module, component, subroutine, or other unit suitable for use in a computing environment. A computer program can be deployed to be executed on one computer or on multiple computers at one site or distributed across multiple sites and interconnected by a communication network.

[0058] Method steps can be performed by one or more programmable processors executing a computer program to perform functions of the invention by operating on input data and generating output. Method steps can also be performed by, and apparatus can be implemented as, special purpose logic circuitry, e.g., an FPGA (field programmable gate array) or an ASIC (application-specific integrated circuit). Modules can refer to portions of the computer program and/or the processor/special circuitry that implements that functionality.

[0059] Processors suitable for the execution of a computer program include, by way of example, both general and special purpose microprocessors, and any one or more processors of any kind of digital computer. Generally, a processor will receive instructions and data from a read-only memory or a random access memory or both. The essential elements of a computer are a processor for executing instructions and one or more memory devices for storing instructions and data. Generally, a computer will also